

REMARKS

In the Office Action, the Examiner has classified the 94 pending as ten separate inventions as follows:

Invention 1 is drawn to a rule for network resource displaying and is covered by claims 1-2 and 9;

Invention 2 is a drawn to financial business practice and is covered by claims 3-7 and 82;

Invention 3 is drawn to a picture frame manufacturing and is covered by claims 8 and 83-84;

Invention 4 is drawn to human identification and is covered by claim 10;

Invention 5 is drawn to voice recognition and is covered by claim 11;

Invention 6 is drawn to image merging/overlay and is covered by claim 12;

Invention 7 is drawn to animation and is covered by claim 13;

Invention 8 is drawn to image combination and is covered by claims 14-73, 84-91 and 93;

Invention 9 is drawn to financial payment and is covered by claims 74-81; and

Invention 10 is drawn to remote file access and is covered by claim 92.

The basis for the Examiner's finding is that he believes the allegedly separate inventions have different designs, modes of operation and effect. Specifically, the Examiner finds the claims are drawn to different invention classes (categorized by the USPTO) including network display, audio analysis, frame manufacture, animation, etc.

Applicant hereby elects Invention 8, drawn to Image Combination and covered by claims 14-73, 84-91 and 93.

Respectfully submitted,

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